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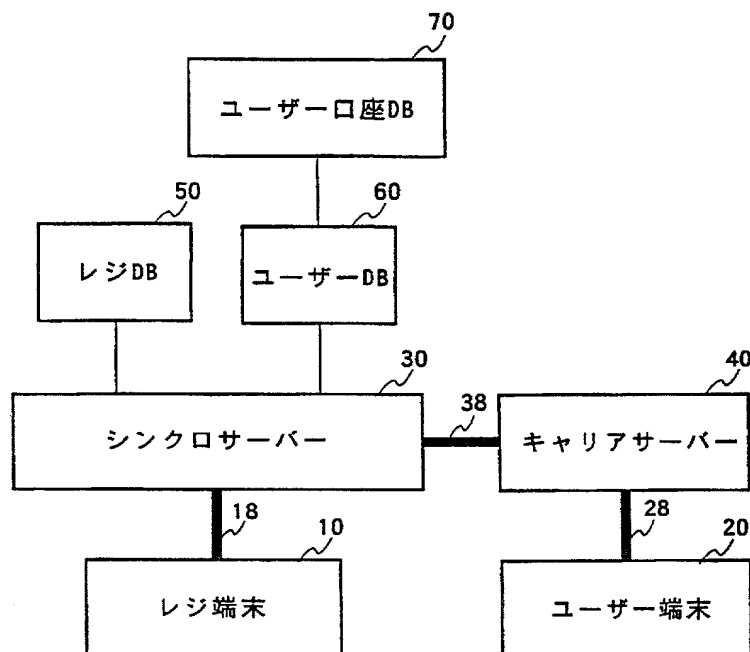
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[続葉有]

(54) Title: ELECTRONIC SETTLEMENT SYSTEM, SETTLEMENT DEVICE, AND TERMINAL

(54) 発明の名称: 電子決済システム、決済装置及び端末



- 10 ... REGISTER TERMINAL
20 ... USER TERMINAL
30 ... SYNCHRONOUS SERVER
40 ... CARRIER SERVER
50 ... REGISTER DB
60 ... USER DB
70 ... USER ACCOUNT DB

(57) Abstract: A simple, safe electronic settlement system. A user terminal (20), for example, a portable telephone is connected to a synchronous server (30) for settlement by radio in a store, and a register terminal (10) is connected to the synchronous server (30) through a dedicated line. In payment, commerce identification number transmitted is displayed on the register terminal (10). Reading the number, the user inputs it into the user terminal. The number and the portable telephone ID of the user terminal are confirmed by the synchronous server, and the results of the confirmation is reported to the cashier through the register terminal. Thus, both sides are prepared for the payment. Since the user terminal does not directly communicate with the register terminal, and the personal information such as a credit number is not transmitted from the user terminal, the security is improved.

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